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THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:)
Sexton, Frank M. et al.)
)
Application No.: 09/775,273)
)
Filed: February 1, 2001)
)
For: METHOD AND SYSTEM FOR)
DISPROPORTIONAL)
ALLOCATION OF MULTI-RISK)
INSURANCE POLICY)
)
Examiner: Kalinowski, Alexander G.)
)
Art Unit: 3626)
)
Confirmation No.: 7225)

Attorney Docket No. 103

I hereby certify that this correspondence is being deposited with the U.S. Postal Service as first class mail in an envelope addressed to the Commissioner For Patents, P.O. Box 1450 Alexandria, Virginia 22313-1450.

on Sept. 27, 2004
Esle A. Bowers

Commissioner for Patents
P. O. Box 1450
Alexandria, Virginia 22313-1450

INTRODUCTORY COMMENTS

In response to the Office Action mailed July 6, 2004, reference is made to the attached

REMARKS.